

## AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions and listings of claims in the application:

### Listing of Claims:

1. **(currently amended)** An automated marketing method implemented using a host controller system that communicates with a plurality of remote point of transaction systems and administers ~~administering~~ a plurality of ~~marketing~~ award benefits programs, comprising:

acquiring a unique user identifier, a unique merchant identifier, and a user behavior identifier at a point of transaction remote from the host controller system;

communicating each of the identifiers to the host controller system over a communications network;

performing a series of steps at the host controller system, including: validating at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in at least one ~~marketing~~ award benefits program administered by the host controller system and, upon validation, identifying a program matrix rules module associated with the at least one ~~marketing~~ award benefits program for which eligibility has been determined; applying a set of preselected logic rules contained in the program matrix rules module to at least one of the user identifier, the merchant identifier and the user behavior identifier to determine an award benefit, and assigning at least one award benefit to the user when at least one preselected criteria for the award is satisfied;

~~performing a rate calculation processing step associated with the program matrix rules module at the host controller system to determine eligibility of the user, the merchant and the user behavior for an award based on a preselected set of criteria;~~

~~— assigning an award to the user at the host controller system when at least one preselected award criterion for determining eligibility for an award is satisfied; and~~

communicating information relating to ~~an~~ the award benefit or an updated award status condition from the host controller system to the point of transaction over a communications network.

2. **(previously presented)** The automated marketing method according to claim 1, additionally comprising maintaining databases for user identifiers, merchant identifiers and user behavior identifiers at the host controller system and updating and storing at least one of a user, merchant and user behavior file on the databases following communication of the user, merchant and user behavior identifiers.

3. **(canceled)**

4. **(currently amended)** The automated marketing method according to claim 1, additionally comprising ~~making a determination of award assignment or updated award status condition at the host controller system and~~ communicating information relating to the user identifier, user behavior identifier, the award benefit assignment, or the ~~an~~ updated award status condition to a participating merchant.

5. **(currently amended)** The automated marketing method according to claim 1, additionally comprising printing information relating to the award benefit assignment, or the ~~an~~ updated award status condition on a transaction receipt generated at the point of transaction.

6. **(currently amended)** The automated marketing method according to claim 1, additionally comprising displaying information relating to award eligibility or the ~~an~~ updated award status condition at the point of transaction.

7. **(currently amended)** The automated marketing method according to claim 1, additionally comprising performing an award prioritization processing step at the host controller system after applying the set of preselected logic rules contained in the program matrix rules module ~~the rate calculating processing step~~ when a transaction is eligible for multiple awards.

8. **(previously presented)** The automated marketing method according to claim 1, wherein user eligibility for participation in at least one marketing program is based on at least one of the qualifiers selected from the group consisting of: membership in a participating organization; participation in a loyalty program; participation in a gift card program; holding of a credit instrument; holding of a debit instrument; holding of an account; membership in a subscriber base; participation in a service; and simultaneous or prior purchase of qualifying good(s) or service(s).

9. **(currently amended)** The automated marketing method according to claim 1, wherein the award benefit is expressed in an award currency selected from the group consisting of: points; gift cards; gift certificates; instant prizes; custom coupons; merchandise; credit; services; benefits; and cash.

10. **(previously presented)** The automated marketing method according to claim 1, wherein the user behavior identifier is selected from the group consisting of: identification of predetermined item(s) purchased; identification of predetermined service(s) purchased; identification of item type purchased; identification of service type purchased; purchase price of individual item(s); purchase price of individual service(s); presence of user in a location; purchase in a location; purchase value total; purchase date; purchase time; purchase location; award delivered; and award accumulated.

11. **(previously presented)** The automated marketing method according to claim 1, additionally comprising modifying the eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier for participation in at least one marketing program at the host controller system.

12. **(currently amended)** The automated marketing method according to claim 1, additionally comprising modifying the program matrix rules module ~~rate calculation processing step~~ for determining eligibility of the user, the merchant and the user behavior for an award based on a modified set of logic rules ~~criteria~~ different from the preselected logic rules ~~set of criteria~~.

13. **(previously presented)** The automated marketing method according to claim 1, additionally comprising implementing an award accelerator program, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period amplify the user's award compared to the previously applied award.

14. **(canceled)**

15. **(previously presented)** The automated marketing method according to claim 1, additionally comprising implementing an award decelerator program, whereby successive qualifying behaviors of qualifying users at one or more qualifying merchants over a time period reduce the user's award compared to the previously applied award.

16. **(canceled)**

17. **(previously presented)** The automated marketing method according to claim 1, additionally comprising accumulating qualifying customer behaviors at the host controller system over a time period to calculate awards.

18. **(currently amended)** The automated marketing method according to claim 1, additionally comprising storing and accessing user behavior historical information based on the user identifier and user behaviors, and applying a set of preselected logic rules contained in the program matrix rules module ~~performing the rate calculation processing step~~ based, at least in part, on the user behavior historical information.

19. **(currently amended)** The automated marketing method according to claim 1, additionally comprising storing and accessing user demographic information based on the user identifier, and applying a set of preselected logic rules contained in the program matrix rules module ~~performing the rate calculation processing step~~ based, at least in part, on the user demographic information.

20. **(previously presented)** The automated marketing method according to claim 1, additionally comprising implementing multiple marketing programs at the host controller system, involving multiple merchants and/or merchant groups, upon validating the eligibility of one or more user identifier(s).

21. **(previously presented)** The automated marketing method according to claim 1, additionally comprising implementing multiple marketing programs at the host controller system, involving multiple user identifiers or user identifier groups, upon validating the eligibility of one or more merchant identifier(s).

22. **(previously presented)** The automated marketing method according to claim 1, additionally comprising acquiring at least one transaction payment identifier at the point of transaction, wherein the user identifier and the at least one transaction payment identifier are acquired in a single step at the point of transaction.

23. **(previously presented)** The automated marketing method according to claim 22, wherein the single step at the point of transaction is a single examination of an identifying object.

24. **(previously presented)** The automated marketing method according to claim 22, wherein the single step at the point of transaction is a single card swipe and the card is a financial instrument.

25. **(previously presented)** The automated marketing method according to claim 22, additionally comprising communicating the at least one transaction payment identifier to an appropriate financial institution or intermediate for processing.

26. **(canceled)**

27. **(previously presented)** The automated marketing method according to claim 22, additionally comprising communicating the at least one transaction payment identifier to the host controller over a communications network.

28. **(currently amended)** The automated marketing method according to claim ~~22~~ 25, comprising communicating the user identifier and the at least one transaction payment identifier to the host controller over a communications network, and additionally communicating the at least one transaction payment identifier to an appropriate financial institution or intermediate for processing.

29. **(previously presented)** The automated marketing method according to claim 22, additionally comprising acquiring a credit or debit account identifier at the point of transaction and communicating the credit or debit account identifier to an appropriate institution for validation and approval.

30. **(previously presented)** The automated marketing method according to claim 29, additionally comprising transmitting the credit or debit account identifier to the host controller system following validation and approval of the transaction by the appropriate institution.

31. **(canceled)**

32. **(previously presented)** The automated marketing method according to claim 1, additionally comprising validating eligibility of at least one of the user identifier, the merchant identifier and user behavior identifier based on at least one preselected redemption criteria, authorizing an award redemption at the host controller system when at least one redemption criterion is satisfied, updating the award status condition based on the award redemption, and communicating information relating to redemption of an award from the host controller system to the point of transaction over the communications network.

33. **(currently amended)** The automated marketing method according to claim 1, additionally comprising calculating a program fee at the host controller system for each award benefit assigned and charging an account of a marketing program sponsor for each program fee.

34. **(currently amended)** The automated marketing method according to claim 33, additionally comprising amplifying successive program fees for successive award[[s]] benefits assigned to a qualifying user and/or a qualifying merchant compared to a previously assessed program fee.

35. **(canceled)**

36. **(previously presented)** The automated marketing method according to claim 33, additionally comprising charging a predetermined flat fee to a marketing program sponsor based on each qualifying user, merchant, and/or behavior.

37. **(previously presented)** The automated marketing method according to claim 33, additionally comprising charging a predetermined percentage of a transaction amount to a marketing program sponsor based on each qualifying user behavior.

38. **(currently amended)** The automated marketing method according to claim 33, additionally comprising charging a predetermined percentage of the value of the award benefit assigned to a marketing program sponsor.

39. **(previously presented)** The automated marketing method according to claim 1, additionally comprising storing and analyzing data collected relative to user identifiers and/or merchant identifiers and/or user behaviors and providing data relating to the analysis to qualifying merchants through an Internet Website portal.

40. **(previously presented)** The automated marketing method according to claim 1, additionally comprising acquiring the user identifier, the merchant identifier and the user behavior identifier using a point of transaction device selected from the group consisting of: electronic registers, optical and magnetic scanners and readers, barcode scanners, magnetic strip scanners, radio frequency receivers, transaction card readers, communications devices, computers, personal digital assistants, telephones and pagers.

41. **(previously presented)** The automated marketing method according to claim 1, additionally comprising acquiring data relating to at least one of the user identifier, the merchant identifier and the user behavior using a personal communications device.

42. **(currently amended)** An automated marketing system comprising a host controller system that communicates with a plurality of remote point of transaction devices over a network interface during the course of a transaction and administers a plurality of award benefits programs, wherein:

the host controller system incorporates at least one user identifier database, at least one merchant identifier database, ~~at least one program matrix rules module~~, and at least one user demographic information database;

the host controller system incorporates a plurality of program matrix rules modules corresponding to a plurality of award benefits programs;

the host controller system is capable of receiving a user identifier, a merchant identifier and a user behavior identifier acquired from any of the device at a point of transaction devices over the network interface;

the host controller system is capable of associating the user identifier acquired from the point of transaction device with ~~the additional~~ user demographic information stored in the user demographic information database and validating the eligibility of the user to participate in at least one ~~marketing~~ award benefits program administered by the host controller system based on the user identifier and/or the ~~additional~~ user demographic information;

the host controller system is capable of: identifying a program matrix rules module corresponding to at least one award benefits program for which eligibility is validated; performing a rate calculation processing step to determine eligibility of the user, the merchant and/or the user behavior for ~~an~~ a predetermined award benefit based on a ~~preselected~~ set of preselected award criteria stored in the program matrix rules module; and assigning an award benefit to the user at the host controller system when at least one preselected award criterion is satisfied; and ~~the host controller system is capable of~~ communicating information relating to



delivery of ~~an~~ the award benefit or the ~~an~~ updated award status condition to the device at the point of transaction over the network interface.

43. **(previously presented)** The automated marketing method of claim 1, additionally comprising acquiring the user identifier at the point of transaction by reading user identifier information from a user card.

44. **(canceled)**

45. **(canceled)**

46. **(previously presented)** The automated marketing method of claim 1, additionally comprising acquiring the user identifier and transaction data in a single recognition of a device having a user identifier associated with a financial identifier.

47. **(previously presented)** The automated marketing method of claim 1 additionally comprising acquiring the user identifier by recognition of a number, a barcode, a fingerprint, a retinal pattern, or a radiofrequency signal.

48. **(previously presented)** The automated marketing method of claim 1 additionally comprising communicating data to the host controller system via local or regional phone lines, dedicated data transmission lines, cable, cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

49. **(currently amended)** The automated marketing method of claim 1 additionally comprising communicating information relating to delivery of ~~an~~ the award benefit or the ~~an~~ updated award status condition to the point of transaction via local or regional phone lines, dedicated data transmission lines, cable, cellular, personal communication systems, microwave, radio frequency, fiberoptic, global communications networks or satellite networks.

50. **(currently amended)** The automated marketing method of claim 1 additionally comprising converting award[[s]] benefits from different marketing programs into a common award currency and calculating award balances expressed in the common award currency at the host controller system.

51. **(canceled)**

52. **(previously presented)** The automated marketing method of claim 50, wherein the common award currency is redeemable through a plurality of participating merchants or a merchant group.

53. **(previously presented)** The automated marketing method of claim 1, additionally comprising validating the eligibility of at least one of the user identifier, the merchant identifier and the user behavior identifier to determine eligibility for participation in multiple marketing programs at the host controller system.

54. **(previously presented)** The automated marketing method of claim 53, in which the multiple marketing programs are selected from the group consisting of: award multiplier programs; swipe and win programs; gift certificate programs; coupon programs; and instant win programs.

55. **(previously presented)** The automated marketing method of claim 1 additionally comprising administering multiple marketing programs associated with multiple merchants and/or merchant groups through the host controller system and, following acquisition and communication of the user identifier, determining eligibility of the user identifier for participation in multiple marketing programs at the host controller system.

56. **(previously presented)** The automated marketing method of claim 1 additionally comprising awarding gift certificates in an award currency redeemable in at least one marketing program administered by the host controller system.

57. **(previously presented)** An automated marketing method of claim 56, additionally comprising associating the gift certificate award with the user identifier and administering gift certificate redemption at the host controller system.

58. **(previously presented)** An automated marketing method of claim 56, additionally comprising storing the gift certificate award information at the host controller, administering redemption of the gift certificate award through participating merchants and/or merchant groups in multiple currencies at the host controller system, and communicating information relating to a gift certificate award from the host controller system to the point of transaction.

59 – 67 **(canceled)**

68. **(currently amended)** An automated marketing method implemented using a host controller that administers a plurality of award benefits programs sponsored by a plurality of merchants, comprising:

- a. acquiring a unique user identifier, a unique merchant identifier and transaction data at a location remote from the host controller;
- b. communicating each of the identifiers and the transaction data to the host controller ~~system~~ over a communications network;
- c. determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data for participation in at least one ~~marketing~~ award benefits program among a the plurality of marketing award benefits programs implemented by the host controller;
- d. accessing a program matrix rules module containing a plurality of predetermined award criterion corresponding to the at least one ~~marketing~~ award benefits program implemented by the host controller, applying the program matrix rules to validate the transaction data, the customer identifier and/or the merchant identifier for eligibility for an award benefit to the user and analyze the user identifier, the merchant identifier and/or the user behavior identifier to determine at least one predetermined award benefit available to the user, ~~and determining~~

~~eligibility for an award at the host controller when at least one preselected award criterion for determining eligibility for an award is satisfied;~~

e. applying an award prioritization system that selects a single award benefit when a user qualifies selecting at least one award from among multiple awards based on predetermined award priorities if eligibility for multiple award benefits awards is determined; and

f. communicating information relating to the award benefit or an updated award status from the host controller to the location remote from the host controller.

69. **(previously presented)** An automated marketing method of claim 1, additionally comprising determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data to determine eligibility for a bonus benefit, assigning a bonus benefit to the user when at least one preselected bonus benefit criterion is satisfied, and communicating information relating to the bonus benefit from the host controller to the location remote from the host controller.

70. **(previously presented)** An automated marketing method of claim 1, additionally comprising determining eligibility of at least one of the user identifier, the merchant identifier and the transaction data to determine eligibility for an instant win benefit, assigning an instant win benefit to the user when at least one preselected instant win benefit criterion is satisfied, and communicating information relating to the instant win benefit from the host controller to the location remote from the host controller.

71. **(previously presented)** An automated marketing method of claim 68, additionally comprising accessing user demographic information based on the user identifier prior to accessing the program matrix rules module.

72. **(previously presented)** An automated marketing method of claim 68, additionally comprising storing the transaction data and information relating to assignment of an award to the user at the host controller.

73. **(previously presented)** An automated marketing method of claim 68, additionally comprising acquiring a transaction payment identifier, wherein the user identifier and the transaction payment identifier are acquired in a single examination of an identifying object.

74. **(previously presented)** An automated marketing method of claim 68, additionally comprising delivering a statement to the point of transaction having a personalized message relating to a user's account.

75. **(currently amended)** An automated marketing method implemented using a host controller system that administers a plurality of award benefits programs comprising:

acquiring a unique user identifier, a unique merchant identifier, transaction data and financial account information at a point of transaction, wherein the unique user identifier and financial account information are acquired by examination of ~~an~~ a single identifying object;

communicating each of the identifiers and the transaction data to a the host controller system at a location remote from the point of transaction over a communications network;

forwarding transaction data and financial account information from the point of transaction to an institution for payment authorization;

performing a rate calculation processing step at the host controller to determine eligibility of at least one of the user identifier, the merchant identifier and the transaction data for participation in at least one ~~marketing~~ award benefits program following receipt of payment authorization;

determining eligibility of the user identifier, the merchant identifier or the transaction data for at least one award benefit according to the rules of the eligible award benefits program and assigning an award benefit to the user when at least one preselected award criterion for determining eligibility for an award benefit is satisfied; and

communicating information relating to the award or an updated award benefit status to the point of transaction.

76. **(previously presented)** An automated marketing method of claim 75, wherein the identifying object is a debit or credit card.

77. **(previously presented)** An automated marketing method of claim 75, additionally comprising acquiring the user identifier and the transaction payment identifier in a single step at the point of transaction.

78. **(currently amended)** The automated marketing method of claim 75 ~~[[51]]~~, additionally comprising updating the award balance associated with the user identifier to reflect an award redemption.

79. **(currently amended)** An automated marketing system comprising a host controller that communicates with a point of transaction device over a network interface during the course of a transaction and administers a plurality of award benefits programs having different award benefits rules, wherein:

the host controller system comprises at least one user identifier database, at least one merchant database, and a plurality of program matrix rules modules for implementing a plurality of marketing programs;

the host controller system is capable of receiving a user identifier, a merchant identifier and a user behavior identifier acquired from a device at a point of transaction over the network interface;

the host controller is capable of validating the eligibility of the user to participate in ~~at least one marketing~~ multiple award benefits programs involving multiple award sponsors based on at least one of the user identifier, the merchant identifier and the user behavior identifier;

the host controller is capable of selecting a program matrix rules module associated with the eligible award benefits program and performing a rate calculating processing step applicable for applying a preselected set of criteria stored in the program matrix rules module associated with the eligible award benefits ~~the at least one marketing~~ program to determine eligibility for an award benefit based on a the preselected set of criteria stored in the program matrix rules module;

the host controller is capable of selecting a single award benefit, or multiple award[[s]] benefits from among qualified award[[s]] benefits based on predetermined award priorities; and

the host controller is capable of communicating information relating to an award benefit or an updated award status condition to the device at the point of transaction over the network interface.

80. **(previously presented)** An automated marketing system of claim 79, wherein the at least one marketing program is associated with a plurality of merchant identifiers to join multiple merchants in a coordinated marketing program.

81. **(currently amended)** An automated marketing system of claim 79, wherein the ~~host controller is capable of validating the eligibility of the user to participate in multiple marketing programs involving~~ multiple award sponsors are multiple merchants.

82. **(previously presented)** An automated marketing system of claim 79, wherein the host controller is capable of validating the eligibility of the user to participate in at least one marketing program based upon recognition and validation of more than one unique customer identifier.

83. **(previously presented)** An automated marketing system of claim 79, wherein the host controller is additionally capable of updating user and merchant databases with information obtained from each transaction.

84. **(previously presented)** An automated marketing system of claim 79, wherein the host controller is additionally capable of storing data relating to users, merchants and user behaviors.

85. **(previously presented)** An automated marketing system of claim 79, wherein the host controller is additionally capable of receiving a redemption inquiry, accessing an award balance associated with the user identifier and determining whether an award balance associated with the user identifier satisfies inquiry.